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**UserID:** DNguyen2

**Computer:** WS06407

**Date:** 06/21/2000

**Time:** 10:47

Type	L #	Hits	Search Text	DBs	Time Stamp	Comments	Error Definition	Error Rows
1 BRS	L1	3516	((caller adj id?) or ((calling adj name) or (calling adj party) or (calling adj line) or (calling adj number) or (automatic adj number)) with (id? or identification?)) or cpid? or cnid? or clid? or anl	USPAT ; EPO: 2000/06/2 JPO: 1 09:43 Derwent				0
2 BRS	L2	3891	(money or fund? or credit?) with (transfer\$ or payment? or send\$3)	USPAT ; EPO: 2000/06/2 JPO: 1 09:48 Derwent			Truncation Overflow. Return string from Server is: 5'31853'1	1
3 BRS	L3	0	1 same 2	USPAT ; EPO: 2000/06/2 JPO: 1 09:48 Derwent				0
4 BRS	L4	46	1 and 2	USPAT ; EPO: 2000/06/2 JPO: 1 09:48 Derwent				0
5 BRS	L5	12945	(billing)	USPAT ; EPO: 2000/06/2 JPO: 1 09:49 Derwent				0
6 BRS	L6	125	2 same 5	USPAT ; EPO: 2000/06/2 JPO: 1 10:40 Derwent				0
7 BRS	L7	461	(clid?) or (calling adj line adj (id? or identification?)) or ((telephone or phone) with account?)	USPAT ; EPO: 2000/06/2 JPO: 1 10:44 Derwent				0
8 BRS	L8	13	2 same 7	USPAT ; EPO: 2000/06/2 JPO: 1 10:44 Derwent				0
9 BRS	L9	5	5 and 8	USPAT ; EPO: 2000/06/2 JPO: 1 10:44 Derwent				0

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## Document Listing

Document	Image pages	Text pages	Error pages
WO 9809260 A	0	1	0
Total	0	1	0

DERWENT-ACC-NO: 1998-179660

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TITLE: Automatic electronic funds transfer system - in which user terminal receives billing information from trader terminal, and service provider automatically transfers funds to trader

TIX:

Automatic electronic funds transfer system - in which user terminal receives billing information from trader terminal, and service provider automatically transfers funds to trader

ABTX:

The user terminal (100) or user card (800) includes user information representative of the user. The user information and billing information is transmitted over a communications network (400), whereupon the service provider (500) automatically transfers funds of the user, e.g. reserved funds, to the trader upon entry of a PIN by the user on the user terminal (100).

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## Document Listing

Document	Image pages	Text pages	Error pages
EP 848360 A1	0	1	0
Total	0	1	0

DOCUMENT-IDENTIFIER: EP 848360 A1

TITLE: Electronic funds transfer authentication system

FPAR:

Electronic Funds Transfer transactions between a mobile telephone user and a trader are handled by the mobile telephone billing system 5. Authentication of the user's account details are carried out by interrogating the user data in the Home Location Register (HLR) 17 of the mobile network. A mobile switching centre 4 communicates over a link 7 with an Electronic Funds Transfer at Point of Sale (EFTPOS) unit 8 located on the trader's premises 9. The user transmits a code to the mobile network using his telephone 1 to request authorisation. The user's location, and hence the trader concerned, may be uniquely identified by identification of a very-short-range radio base station (picocell) 3 to which the mobile telephone is working. The account and transaction data is communicated to the mobile switching centre 4 and thus to the billing system 5 of the cellular radio system, in order to credit and debit the trader's and customer's accounts respectively with the payment required, and record the details of the transaction in order to generate an itemised bill giving details, for each transaction, of the time, trader, and amount debited. Embodiments using for authentication of stored-value cards are also described.

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## Document Listing

Document	Image pages	Text pages	Error pages
WO 9809260 A1	0	1	0
Total	0	1	0

DOCUMENT-IDENTIFIER: WO 9809260 A1

TITLE: AUTOMATIC ELECTRONIC FUNDS TRANSFER SYSTEM AND METHOD

FPAR:

<CHG DATE=19980505 STATUS=O>A method and system for automatically conducting a financial transaction between a user and a trader. A trader terminal (170) includes billing information (200) representative of the trader and a user terminal (100) or user card (800) is used to receive and process the billing information (200) over a local communications link (300). The user terminal (100) or user card (800) includes user information representative of the user. The user information and billing information is transmitted by the user terminal (100) to a service provider (500) over a communications network (400) whereupon the service provider (500) automatically transfers funds of the user, which may be reserved funds, to the trader upon entry of a PIN by the user on the user terminal (100). Delivery destination information and information identifying the goods and/or services purchased by the user may be transmitted to the service provider (500) and to an electronic warehouse (900).



## **CLID - calling line ID**

The telephone number of the party placing a call. ISDN telephones (and some analog telephones) display this number while the called party's telephone is ringing. Used in applications such as call screening.

<b>Related Terms</b>
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